

<b>United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)</b>						<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Beric, Dequria Odetta</b>				Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Dequria Odetta Young; aka Dequria Tolliver</b>				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-9305</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):			
Street Address of Debtor (No. and Street, City, and State): <b>634 Boxwood Drive Schaumburg, IL</b>				Street Address of Joint Debtor (No. and Street, City, and State):			
County of Residence or of the Principal Place of Business: <b>Du Page</b>				County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address): <b>634 Boxwood Drive Schaumburg, IL</b>				Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):							
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)				<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
						<b>Nature of Debts</b> (Check one box.)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:				<b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).			
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				<b>Check one box: Chapter 11 Debtors</b>  <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
				<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

THIS SPACE IS FOR COURT USE ONLY

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>Dequria Odetta Beric</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>Northern District of Illinois</b>	Case Number: <b>07-23762</b>	Date Filed: <b>12/18/2007</b>	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="display: flex; justify-content: space-between;"> <span><b>X</b> <u>/s/ Charles Wm. Dobra</u> <b>Charles Wm. Dobra</b></span> <span><u>7/16/2015</u> Date</span> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.  If this is a joint petition: <input type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: center;">           _____            (Name of landlord that obtained judgment)         </div> <div style="text-align: center;">           _____            (Address of landlord)         </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **Dequria Odetta Beric**

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Dequria Odetta Beric

**Dequria Odetta Beric**

**X** \_\_\_\_\_

\_\_\_\_\_  
Telephone Number (If not represented by attorney)

7/16/2015

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_

(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

\_\_\_\_\_  
Date

#### Signature of Attorney\*

**X** /s/ Charles Wm. Dobra

**Charles Wm. Dobra**

Bar No. **00647039**

**Charles Wm. Dobra, Esq**  
**Charles Wm. Dobra, Ltd.**  
**Suite 100**  
**675 E. Irving Park Rd. #100**  
**Roselle, IL 60172**  
Phone No. **(630) 893-2494** Fax No. **(630) 893-2497**

7/16/2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Document Page 4 of 36  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Dequria Odetta Beric**Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)

In re: **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Dequria Odetta Beric  
Dequria Odetta Beric

Date: 7/16/2015

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Single family home located at 634 Boxwood Drive, Schaumburg, IL 60193. Purchased in October, 2006 for \$314,100.00. Loan modification in February, 2012; balance was \$216,146.10. (Homeowner's insurance information: Trustgard Insurance Company; policy : TH1241520 01) (Property needs roof repairs, siding is cracking in several places, residence also needs new sump pump and an air conditioning unit, water leaks in garage when it rains, etc.).	100% interest	-	\$276,137.00	\$220,593.02

**Total: \$276,137.00**

(Report also on Summary of Schedules)

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		USC	-	\$75.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Checking account (Chase; account #: 678585337). Account currently has a "zero" balance.	-	\$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		ComEd (Security deposit)	-	\$100.00
4. Household goods and furnishings, including audio, video and computer equipment.		One ordinary lot of misc. household goods, used appliances, tv, dvd., furnishings, etc.	-	\$800.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		20 books, 2 pictures and 15 movies	-	\$100.00
6. Wearing apparel.		One ordinary lot of clothing suitable for employed adult.	-	\$350.00
7. Furs and jewelry.		2 ordinary watches.	-	\$30.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			



In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Mercedes Benz ES 500 (109,000 miles; fair condition) (Insurance through Geico Indemnity Company; policy number: 4100801457) (VIN: WDBNG83JX4A410372).	-	\$5,997.00

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2014 Nissan Versa (37,777 miles; fair to good condition) (Insurance information: Geico Indemnity Insurance; policy number: 4100801457) (VIN: 3N1CN7AP8EL823680).	-	\$4,103.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		1 desk, 1 chair, 1 printer and 1 computer	-	\$75.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		1 ordinary dog.	-	\$20.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<p style="text-align: right;">3 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p>				<b>Total &gt; \$11,650.00</b>

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Single family home located at 634 Boxwood Drive, Schaumburg, IL 60193. Purchased in October, 2006 for \$314,100.00. Loan modification in February, 2012; balance was \$216,146.10. (Homeowner's insurance information: Trustgard Insurance Company; policy : TH1241520 01) (Property needs roof repairs, siding is cracking in several places, residence also needs new sump pump and an air conditioning unit, water leaks in garage when it rains, etc.).	735 ILCS 5/12-901 & 902	\$15,000.00	\$276,137.00
USC	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
Checking account (Chase; account #: 678585337). Account currently has a "zero" balance.	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
ComEd (Security deposit)	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
One ordinary lot of misc. household goods, used appliances, tv, dvd., furnishings, etc.	735 ILCS 5/12-1001(b)	\$800.00	\$800.00
20 books, 2 pictures and 15 movies	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
One ordinary lot of clothing suitable for employed adult.	735 ILCS 5/12-1001(a), (e)	\$350.00	\$350.00
2 ordinary watches.	735 ILCS 5/12-1001(b)	\$30.00	\$30.00
<i>* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		<b>\$16,455.00</b>	<b>\$277,592.00</b>

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2004 Mercedes Benz ES 500 (109,000 miles; fair condition) (Insurance through Geico Indemnity Company; policy number: 4100801457) (VIN: WDBNG83JX4A410372).	735 ILCS 5/12-1001(c)	\$0.00	\$5,997.00
2014 Nissan Versa (37,777 miles; fair to good condition) (Insurance information; Geico Indemnity Insurance; policy number: 4100801457) (VIN: 3N1CN7AP8EL823680).	735 ILCS 5/12-1001(c)	\$0.00	\$4,103.00
1 desk, 1 chair, 1 printer and 1 computer	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
1 ordinary dog.	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
		<b>\$16,550.00</b>	<b>\$287,787.00</b>

In re **Dequria Odetta Beric**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxxxx0001  <b>Nissan Motor Acceptance Corp.</b> <b>Po Box 660360</b> <b>Dallas, TX 75266</b>	-	DATE INCURRED: <b>08/2013</b> NATURE OF LIEN: <b>Purchase Money</b> COLLATERAL: <b>2014 Nissan Versa</b> REMARKS:  VALUE: <b>\$4,103.00</b>				<b>\$16,179.00</b>	<b>\$12,076.00</b>
ACCT #: xxxxxx8878  <b>Ocwen Financial Services</b> <b>Deutsche Bank National Trust</b> <b>c/o Potestivo &amp; Associates</b> <b>223 W Jackson Blvd., Ste 610</b> <b>Chicago, IL 60606</b>	-	DATE INCURRED: <b>2014</b> NATURE OF LIEN: <b>Notice Only</b> COLLATERAL: <b>Single family home located at 634 Boxwood Drive,</b> REMARKS:  VALUE: <b>\$276,137.00</b>				<b>\$0.00</b>	
ACCT #: xxxx2729  <b>Ocwen Financial Services, LLC</b> <b>1661 Worthington Road, Ste 100</b> <b>West Palm Beach, FL 33414</b>	-	DATE INCURRED: <b>2012</b> NATURE OF LIEN: <b>Mortgage</b> COLLATERAL: <b>Single family home located at 634 Boxwood Drive,</b> REMARKS:  VALUE: <b>\$276,137.00</b>				<b>\$220,593.02</b>	
ACCT #: xxxxxx1213  <b>Wells Fargo Auto Finance</b> <b>P. O. Box 29704</b> <b>Phoenix, AZ 85038-9704</b>	X -	DATE INCURRED: <b>1/7/2012</b> NATURE OF LIEN: <b>Purchase Money</b> COLLATERAL: <b>2004 Mercedes Benz ES 400</b> REMARKS:  VALUE: <b>\$5,997.00</b>				<b>\$13,243.00</b>	<b>\$7,246.00</b>
<b>Subtotal (Total of this Page) &gt;</b>						<b>\$250,015.02</b>	<b>\$19,322.00</b>
<b>Total (Use only on last page) &gt;</b>						<b>\$250,015.02</b>	<b>\$19,322.00</b>

No continuation sheets attached

(Report also on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (04/13)

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

*\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

      No       continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Dequria Odetta Beric**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>6044100596458117</b> <b>American Eagle</b> <b>GE Capital Retail Bank</b> <b>Attn: Bankruptcy</b> <b>P. O. Box 103104</b> <b>Roswell, GA 30076</b>	-	DATE INCURRED: <b>08/2013</b> CONSIDERATION: <b>Charge Account</b> REMARKS:		X		<b>\$154.00</b>
ACCT #: <b>xxxxxxxxxxxx4246</b> <b>Capital One</b> <b>Attn: Bankruptcy</b> <b>PO Box 30285</b> <b>Salt Lake City, UT 84130</b>	-	DATE INCURRED: <b>06/2012</b> CONSIDERATION: <b>Credit Card</b> REMARKS:		X		<b>\$719.00</b>
ACCT #: <b>xxxxxxxxxxxx3781</b> <b>Chase Bank</b> <b>Attn: Bankruptcy Dept</b> <b>PO Box 15298</b> <b>Wilmington, DE 19850</b>	-	DATE INCURRED: <b>12/2011</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$4,320.00</b>
ACCT #: <b>xxxxxxxxxxxx5637</b> <b>Costco/Synchrony Bank</b> <b>Po Box 965015</b> <b>Orlando, FL 32896</b>	-	DATE INCURRED: <b>12/2012</b> CONSIDERATION: <b>Credit Card</b> REMARKS:		X		<b>\$508.00</b>
ACCT #: <b>xxxx1913</b> <b>Dentalworks Inc</b> <b>Escallate, LLC</b> <b>Attn: Bankruptcy</b> <b>5200 Stoneham Road</b> <b>North Canton, OH 44720</b>	-	DATE INCURRED: <b>01/2015</b> CONSIDERATION: <b>Dental services</b> REMARKS:		X		<b>\$3,178.00</b>
ACCT #: <b>xxxx5819</b> <b>Dentalworks, LLC</b> <b>Escallate LLC</b> <b>Attn: Bankruptcy</b> <b>5200 Stoneham Road</b> <b>North Canton, OH 44720</b>	-	DATE INCURRED: <b>07/2014</b> CONSIDERATION: <b>Dental services</b> REMARKS:		X		<b>\$95.00</b>
Subtotal >						<b>\$8,974.00</b>
Total >						

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

3 continuation sheets attached

In re **Dequria Odetta Beric**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx4518</b> <b>Dentalworks, LLC</b> <b>Escallate, LLC</b> <b>Attn: Bankruptcy</b> <b>5200 Stoneham Road</b> <b>North Canton, OH 44720</b>	-	DATE INCURRED: <b>09/2014</b> CONSIDERATION: <b>Dental services</b> REMARKS:		X		<b>\$57.00</b>
ACCT #: <b>xxxxxxxxxxxx3781</b> <b>HH Greg</b> <b>Synchrony Bank</b> <b>P. O. Box 960061</b> <b>Orlando, FL 32896-0061</b>	-	DATE INCURRED: <b>2014</b> CONSIDERATION: <b>Credit Card</b> REMARKS:		X		<b>\$4,230.00</b>
ACCT #: <b>xxxx2218</b> <b>Illinois State Toll Highway Authority</b> <b>Arnold Scott Harris, PC</b> <b>Attorneys at Law</b> <b>111 W Jackson Blvd, Ste 600</b> <b>Chicago, IL 60604-4135</b>	-	DATE INCURRED: <b>2014</b> CONSIDERATION: <b>Open account</b> REMARKS:		X		<b>\$287.20</b>
ACCT #: <b>xxxxxxxxxxxx9562</b> <b>JC Penny/GECRB</b> <b>Attention: Bankruptcy</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>	-	DATE INCURRED: <b>07/2013</b> CONSIDERATION: <b>Credit Card</b> REMARKS:		X		<b>\$691.00</b>
ACCT #: <b>xxx9346</b> <b>Kaizen Systems Inc</b> <b>Diversified Service Group</b> <b>Attn: Bankruptcy Dept.</b> <b>1824 W Grand Avenue, Ste 200</b> <b>Chicago, IL 60622</b>	-	DATE INCURRED: <b>04/2013</b> CONSIDERATION: <b>Open account</b> REMARKS:		X		<b>\$235.00</b>
ACCT #: <b>xxxxxxxxxxxx6143</b> <b>Kohls</b> <b>Capital One</b> <b>N56 W 17000 Ridgewood Drive</b> <b>Menomonee Falls, WI 53051</b>	-	DATE INCURRED: <b>05/2011</b> CONSIDERATION: <b>Credit Card</b> REMARKS:		X		<b>\$191.00</b>
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b>
						<b>\$5,691.20</b>
						<b>Total &gt;</b>
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						



B6F (Official Form 6F) (12/07) - Cont.

In re **Dequria Odetta Beric**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:		DATE INCURRED: <b>02/2015</b> CONSIDERATION: <b>Medical services</b> REMARKS:				
<b>MEA-Elk Grove LLC</b> <b>ARS Account Resolution</b> <b>Attn: Bankruptcy</b> <b>1643 Harrison Parkway, Ste 1</b> <b>Sunrise, FL 33323</b>	-			X		<b>\$594.00</b>
ACCT #: <b>xxxx5001</b>		DATE INCURRED: <b>4/2015</b> CONSIDERATION: <b>Dental services</b> REMARKS:				
<b>MED1 Pearly Whites Dental Care</b> <b>Mage &amp; Price</b> <b>707 Lake Cook Road</b> <b>Deerfield, IL 60015</b>	-			X		<b>\$607.00</b>
ACCT #:		DATE INCURRED: <b>10/2014</b> CONSIDERATION: <b>Medical services</b> REMARKS:				
<b>Midwest emergency Associates</b> <b>ARS Account Resolution</b> <b>Attn: Bankruptcy</b> <b>1643 Harrison Parkway, Ste 1</b> <b>Sunrise, FL 33323</b>	-			X		<b>\$885.00</b>
ACCT #:		DATE INCURRED: <b>10/2014</b> CONSIDERATION: <b>Medical services</b> REMARKS:				
<b>Midwest Emergency Associates</b> <b>ARS Account Resolution</b> <b>1643 Harrison Parkway, Ste 1</b> <b>Sunrise, FL 33323</b> <b>Attn: Bankruptcy</b>	-			X		<b>\$900.00</b>
ACCT #:		DATE INCURRED: <b>07/2013</b> CONSIDERATION: <b>Medical services</b> REMARKS:				
<b>Midwest Emergency Associates</b> <b>ARS Account Resolution</b> <b>Attn: Bankruptcy</b> <b>1643 Harrison Parkway, Ste 1</b> <b>Sunrise, FL 33323</b>	-			X		<b>\$942.00</b>
ACCT #: <b>15214888</b>		DATE INCURRED: <b>2/2015</b> CONSIDERATION: <b>Medical services</b> REMARKS:				
<b>Northwest Community Hospital</b> <b>Miramedrg</b> <b>991 Oak Creek Drive</b> <b>Lombard, IL 60148</b>	-			X		<b>\$135.00</b>

Sheet no. 2 of 3 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$4,063.00**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx8888 Northwest Community Hospital Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604	-	DATE INCURRED: 07/2014 CONSIDERATION: Medical services REMARKS:		X		\$59.00
ACCT #: xxxx8365 Northwest Community Hospital Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604	-	DATE INCURRED: 09/2014 CONSIDERATION: Medical services REMARKS:		X		\$58.00
ACCT #: xxxxxxxx6001 Personal Finance 1151 S Lee Street Des Plaines, IL 60016	-	DATE INCURRED: 05/2014 CONSIDERATION: Personal loan REMARKS:		X		\$3,294.00
ACCT #: xxxxxxxxxxxx5319 Victoria Secrets Comenity Bank P. O. Box 182789 Columbus, OH 43218	-	DATE INCURRED: 12/2012 CONSIDERATION: Credit Card REMARKS:		X		\$1,068.00
Sheet no. <u>3</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$4,479.00
						Total >
						\$23,207.20

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable, on the  
 Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_

(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>AT &amp; T Mobile</b> P. O. Box 6428 Carol Stream, IL 60197	Cellular phone; account number: 232010850927 Contract to be ASSUMED

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Jordan Young</b> 634 Boxwood Drive Schaumburg, Illinois 60193	<b>Wells Fargo Auto Finance</b> P. O. Box 29704 Phoenix, AZ 85038-9704

**Fill in this information to identify your case:**

Debtor 1	<b>Dequria</b>	<b>Odetta</b>	<b>Beric</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF ILLINOIS</b>		
Case number (if known)			

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
<b>Occupation</b>	<b>District Manager</b>	
<b>Employer's name</b>	<b>Sleepy's</b>	
<b>Employer's address</b>	<b>1600 W 16th Street</b> Number Street	Number Street
	<b>Oakbrook</b> <b>IL</b> <b>60523</b> City State Zip Code	City State Zip Code
<b>How long employed there?</b>	<b>7 months</b>	

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>\$9,181.68</b>	
<b>3. Estimate and list monthly overtime pay.</b>	<b>+</b> <b>\$0.00</b>	
<b>4. Calculate gross income.</b> Add line 2 + line 3.	<b>\$9,181.68</b>	

Debtor 1 **Dequria** **Odetta** **Beric** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... →	4.	<b>\$9,181.68</b>	
<b>5. List all payroll deductions:</b>			
5a. Tax, Medicare, and Social Security deductions	5a.	<b>\$2,886.50</b>	
5b. Mandatory contributions for retirement plans	5b.	<b>\$0.00</b>	
5c. Voluntary contributions for retirement plans	5c.	<b>\$0.00</b>	
5d. Required repayments of retirement fund loans	5d.	<b>\$0.00</b>	
5e. Insurance	5e.	<b>\$0.00</b>	
5f. Domestic support obligations	5f.	<b>\$0.00</b>	
5g. Union dues	5g.	<b>\$0.00</b>	
5h. Other deductions. Specify: _____	5h. +	<b>\$0.00</b>	
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	<b>\$2,886.50</b>	
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7.	<b>\$6,295.18</b>	
<b>8. List all other income regularly received:</b>			
<b>8a. Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	<b>\$0.00</b>	
<b>8b. Interest and dividends</b>	8b.	<b>\$0.00</b>	
<b>8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	<b>\$0.00</b>	
<b>8d. Unemployment compensation</b>	8d.	<b>\$0.00</b>	
<b>8e. Social Security</b>	8e.	<b>\$0.00</b>	
<b>8f. Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.	<b>\$0.00</b>	
<b>8g. Pension or retirement income</b>	8g.	<b>\$0.00</b>	
<b>8h. Other monthly income.</b> Specify: _____	8h. +	<b>\$0.00</b>	
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	<b>\$0.00</b>	
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<b>\$6,295.18</b>	+ <span style="border: 1px solid black;"></span> = <span style="border: 1px solid black;"><b>\$6,295.18</b></span>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____			
	11. +	<b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.	12.		<b>\$6,295.18</b> <b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>			
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <span style="border: 1px solid black; padding: 5px; display: inline-block; width: 600px;">Debtor was without employment for all of 2014. Became FT employed in January, 2015.</span>			

**Fill in this information to identify your case:**

Debtor 1	<u>Dequria</u>	<u>Odetta</u>	<u>Beric</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF ILLINOIS</u>		
Case number (if known)	_____		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: \_\_\_\_\_
- MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Daughter</u>	<u>16</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Son</u>	<u>15</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**  
Include first mortgage payments and any rent for the ground or lot.4. \$1,400.00**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \_\_\_\_\_

4b. \_\_\_\_\_

4c. \_\_\_\_\_

4d. \_\_\_\_\_

Debtor 1 **Dequria** **Odetta** **Beric** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Your expenses**

<b>5. Additional mortgage payments for your residence, such as home equity loans</b>	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<u>\$350.00</u>
6b. Water, sewer, garbage collection	6b.	<u>\$200.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$400.00</u>
6d. Other. Specify: _____	6d.	_____
<b>7. Food and housekeeping supplies</b>	7.	<u>\$500.00</u>
<b>8. Childcare and children's education costs</b>	8.	_____
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<u>\$125.00</u>
<b>10. Personal care products and services</b>	10.	<u>\$150.00</u>
<b>11. Medical and dental expenses</b>	11.	_____
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$250.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	_____
<b>14. Charitable contributions and religious donations</b>	14.	<u>\$50.00</u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u>\$150.00</u>
15d. Other insurance. Specify: _____	15d.	_____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1 <b>2004 Mercedes Benz ES 500</b>	17a.	<u>\$559.00</u>
17b. Car payments for Vehicle 2 <b>2014 Nissan Versa</b>	17b.	<u>\$340.00</u>
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).</b>	18.	_____
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19.	_____
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____



Debtor 1 **Dequria** **Odetta** **Beric** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

21. Other. Specify: \_\_\_\_\_ 21. + \_\_\_\_\_

22. **Your monthly expenses.** Add lines 4 through 21.  
 The result is your monthly expenses.

22. **\$4,474.00**

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. **\$6,295.18**

23b. Copy your monthly expenses from line 22 above.

23b. **\$4,474.00**

23c. Subtract your monthly expenses from your monthly income.  
 The result is your monthly net income.

23c. **\$1,821.18**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here:

**None. Daughter pays for Nissan vehicle.**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re **Dequria Odetta Beric**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$276,137.00			
B - Personal Property	Yes	4	\$11,650.00			
C - Property Claimed as Exempt	Yes	2				
D - Creditors Holding Secured Claims	Yes	1			\$250,015.02	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$23,207.20	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	2				\$6,295.18
J - Current Expenditures of Individual Debtor(s)	Yes	3				\$4,474.00
TOTAL		20	\$287,787.00	\$273,222.22		

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re **Dequria Odetta Beric**

Case No.

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>\$6,295.18</b>
Average Expenses (from Schedule J, Line 22)	<b>\$4,474.00</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	<b>\$6,356.55</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$19,322.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$23,207.20</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$42,529.20</b>

In re **Dequria Odetta Beric**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ **22** \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **7/16/2015**

Signature **/s/ Dequria Odetta Beric**  
**Dequria Odetta Beric**

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

Document Page 29 of 36  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Dequria Odetta Beric**

Case No. \_\_\_\_\_

(if known)

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$68,021.00	2010 - Employment
(\$42,167.00)	2011 - Employment
\$28,047.00	2012 - Employment
\$17,708.00	2013 - Employment

### 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

*Complete a. or b., as appropriate, and c.*

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Document Page 30 of 36  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Dequira Odetta Beric**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 1***4. Suits and administrative proceedings, executions, garnishments and attachments**

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT AND****CASE NUMBER**

**Ocwen Loan  
 Servicing/Deutsche Bank Trust  
 Company v. Dequira Odetta  
 Young  
 2015 CH 08878**

**NATURE OF PROCEEDING****Foreclosure****COURT OR AGENCY  
AND LOCATION**

**Circuit Court of Cook  
 County, Illinois  
 County Department -  
 Chancery Division**

**STATUS OR  
DISPOSITION**

**Pending-It is especially  
 noted that the real  
 property to be  
 foreclosed upon in  
 located in Du Page  
 County, and that the  
 Defendant-Debtor is a  
 resident of Du Page  
 County. An issue of  
 proper jurisdiction is  
 thereby raised.**

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

- None ☒ a. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

- None ☒ a. List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

- None ☒ a. List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Document Page 31 of 36  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Dequria Odetta Beric**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 2***9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Charles Wm. Dobra, Esq. 675 E Irving Park Road Suite 100 Roselle, IL 60172	05/21/2015	\$1,350.00 (To be paid by ARAG)
U S Bankruptcy Court		\$310.00 for filing fee for Chapter 13 Bankruptcy
BankruptcyPro		\$35.00 for tax transcripts from the IRS
Springbroad Non-profit Consumer Credit Management		\$110.00 for credit counseling and debtro education courses.

**10. Other transfers**

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Document Page 32 of 36  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Dequria Odetta Beric**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 3*

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**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

---

**15. Prior address of debtor**

None



If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

---

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

---

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- 
- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



- 
- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



- 
- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.





Document Page 33 of 36  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Dequria Odetta Beric**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 4***18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None



a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None



b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

**20. Inventories**

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None



b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

Document Page 34 of 36  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

In re: **Dequria Odetta Beric**Case No. \_\_\_\_\_  
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 5***21. Current Partners, Officers, Directors and Shareholders**

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

**25. Pension Funds**

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 7/16/2015Signature /s/ Dequria Odetta Beric  
of Debtor Dequria Odetta Beric

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.  
18 U.S.C. §§ 152 and 3571*

Document Page 35 of 36  
**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **Dequria Odetta Beric**

CASE NO

CHAPTER **13**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 7/16/2015

Signature /s/ Dequria Odetta Beric  
*Dequria Odetta Beric*

Date \_\_\_\_\_

Signature \_\_\_\_\_

American Eagle  
GE Capital Retail Bank  
Attn: Bankruptcy  
P. O. Box 103104  
Roswell, GA 30076

Illinois State Toll Highway Authority  
Arnold Scott Harris, PC  
Attorneys at Law  
111 W Jackson Blvd, Ste 600  
Chicago, IL 60604-4135

Midwest Emergency Associates  
ARS Account Resolution  
Attn: Bankruptcy  
1643 Harrison Parkway, Ste 1  
Sunrise, FL 33323

AT & T Mobile  
P. O. Box 6428  
Carol Stream, IL 60197

JC Penny/GECCB  
Attention: Bankruptcy  
PO Box 103104  
Roswell, GA 30076

Nissan Motor Acceptance Corp.  
Po Box 660360  
Dallas, TX 75266

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Jordan Young  
634 Boxwood Drive  
Schaumburg, Illinois 60193

Northwest Community Hospital  
Miramedrg  
991 Oak Creek Drive  
Lombard, IL 60148

Chase Bank  
Attn: Bankruptcy Dept  
PO Box 15298  
Wilmington, DE 19850

Kaizen Systems Inc  
Diversified Service Group  
Attn: Bankruptcy Dept.  
1824 W Grand Avenue, Ste 200  
Chicago, IL 60622

Northwest Community Hospital  
Harris & Harris, Ltd.  
111 W Jackson Blvd 400  
Chicago, IL 60604

Costco/Synchrony Bank  
Po Box 965015  
Orlando, FL 32896

Kohls  
Capital One  
N56 W 17000 Ridgewood Drive  
Menomonee Falls, WI 53051

Ocwen Financial Services  
Deutsche Bank National Trust  
c/o Potestivo & Associates  
223 W Jackson Blvd., Ste 610  
Chicago, IL 60606

Dentalworks Inc  
Escallate, LLC  
Attn: Bankruptcy  
5200 Stoneham Road  
North Canton, OH 44720

MEA-Elk Grove LLC  
ARS Account Resolution  
Attn: Bankruptcy  
1643 Harrison Parkway, Ste 1  
Sunrise, FL 33323

Ocwen Financial Services, LLC  
1661 Worthington Road, Ste 100  
West Palm Beach, FL 33414

Dentalworks, LLC  
Escallate LLC  
Attn: Bankruptcy  
5200 Stoneham Road  
North Canton, OH 44720

MED1 Pearly Whites Dental Care  
Mage & Price  
707 Lake Cook Road  
Deerfield, IL 60015

Personal Finance  
1151 S Lee Street  
Des Plaines, IL 60016

Dentalworks, LLC  
Escallate, LLC  
Attn: Bankruptcy  
5200 Stoneham Road  
North Canton, OH 44720

Midwest emergency Associates  
ARS Account Resolution  
Attn: Bankruptcy  
1643 Harrison Parkway, Ste 1  
Sunrise, FL 33323

Victoria Secrets  
Comenity Bank  
P. O. Box 182789  
Columbus, OH 43218

HH Greg  
Synchrony Bank  
P. O. Box 960061  
Orlando, FL 32896-0061

Midwest Emergency Associates  
ARS Account Resolution  
1643 Harrison Parkway, Ste 1  
Sunrise, FL 33323  
Attn: Bankruptcy

Wells Fargo Auto Finance  
P. O. Box 29704  
Phoenix, AZ 85038-9704